

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re: : Case No.: 18-23171-TPA  
: :  
Michael Allen Koschik : Chapter: 13  
Lisa Marie Melocchi :  
Debtor(s). :  
: Date: 7/12/2019  
: Time: 12:00

**PROCEEDING MEMO**

**MATTER:** # 50 Contested Chapter 13 Plan Dated 04/18/2019

**APPEARANCES:**

Debtor: Maureen Kroll  
People Federal Ann Shapiro  
Credit Union:  
Trustee: Ronda Winnecour

**NOTES:**

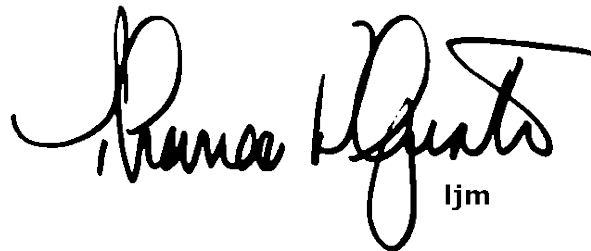
Kroll: They are in a loan forgiveness program that would reduce their student loan debt.

Winnecour: I am showing a 46% case.

Court: You need a plan that simultaneously protects unsecured creditors. We will have another hearing in a year to see where we are to make sure payments are made.

Kroll: We will amend the plan to include Ms. Shapiro's client is paid as promised.

**OUTCOME:** Continued to conciliation for agreed upon terms satisfactory to the Court. Conciliation scheduled for August 29, 2019 at 9:30 A.M.

  
ljm